

Gulf Capital Bank

Company Policy

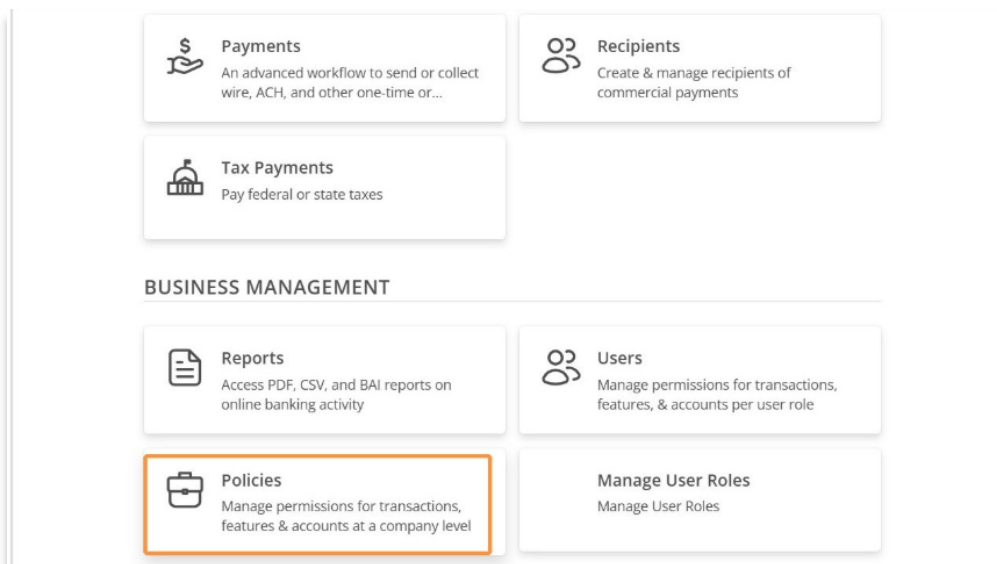
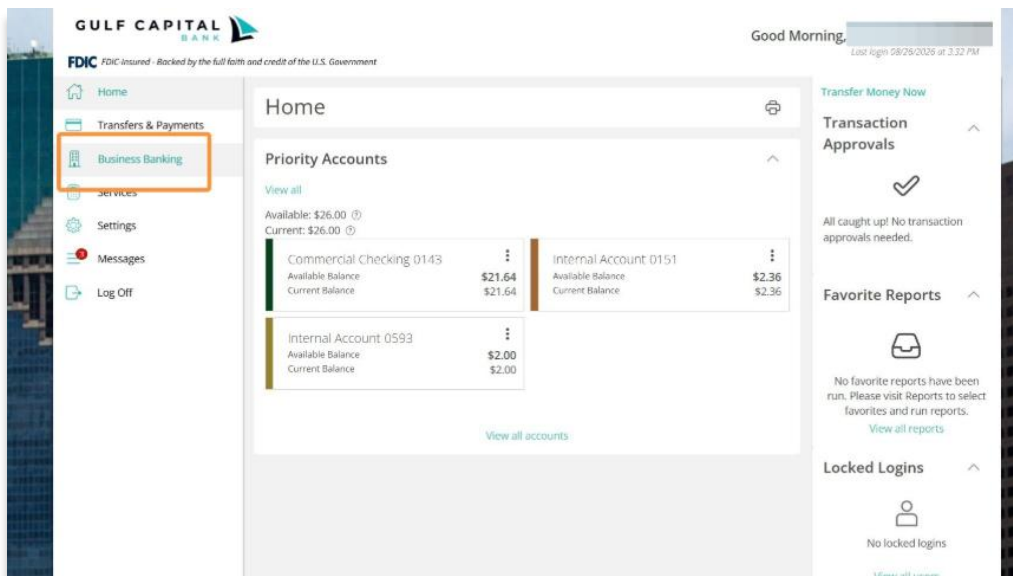
Digital banking designed
for your success.

GULF CAPITAL
BANK 
Banking Built For Houston



Learn how to configure transaction policies, manage account permissions, and adjust specific ACH limits within the Gulf Capital Bank business banking portal. This guide provides a clear walkthrough for administrators to set up granular access controls for their company accounts.

1. The Company Policy controls the Company level feature entitlements and dollar limits. Select the "Business Banking" menu and then select "Policies".



If you need additional assistance, please contact our Client Services Team at (713)999-8875.



2. Select a Transaction Type that you'd like to set parameters around by clicking on the name of the Transaction Type.

Filter: **All** Enabled Disabled

ACH Batch
Can view all transactions
Can Draft/Approve/Cancel
\$5.00

ACH Collection
Can view all transactions
Can Draft/Approve/Cancel
\$10,000,000.00

Change of Address
Can view all transactions
Can Draft/Approve/Cancel

Check Reorder
Can view all transactions
Can Draft/Approve/Cancel

Domestic Wire

ACH BATCH

[Rights](#) [Allowed Actions](#)

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 5.00	
Daily Per Account	\$ 5.00	10
Daily	\$ 5.00	10
Monthly	\$ 50.00	100

3. Select "Allowed Actions".

Filter: **All** Enabled Disabled

ACH Batch
Can view all transactions
Can Draft/Approve/Cancel
\$5.00

ACH Collection
Can view all transactions
Can Draft/Approve/Cancel
\$10,000,000.00

Change of Address
Can view all transactions
Can Draft/Approve/Cancel

Check Reorder
Can view all transactions
Can Draft/Approve/Cancel

ACH COLLECTION

[Rights](#) [Allowed Actions](#)

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 10,000,000.00	
Daily Per Account	\$ 10,000,000.00	10
Daily	\$ 10,000,000.00	10
Monthly	\$ 100,000,000.00	100

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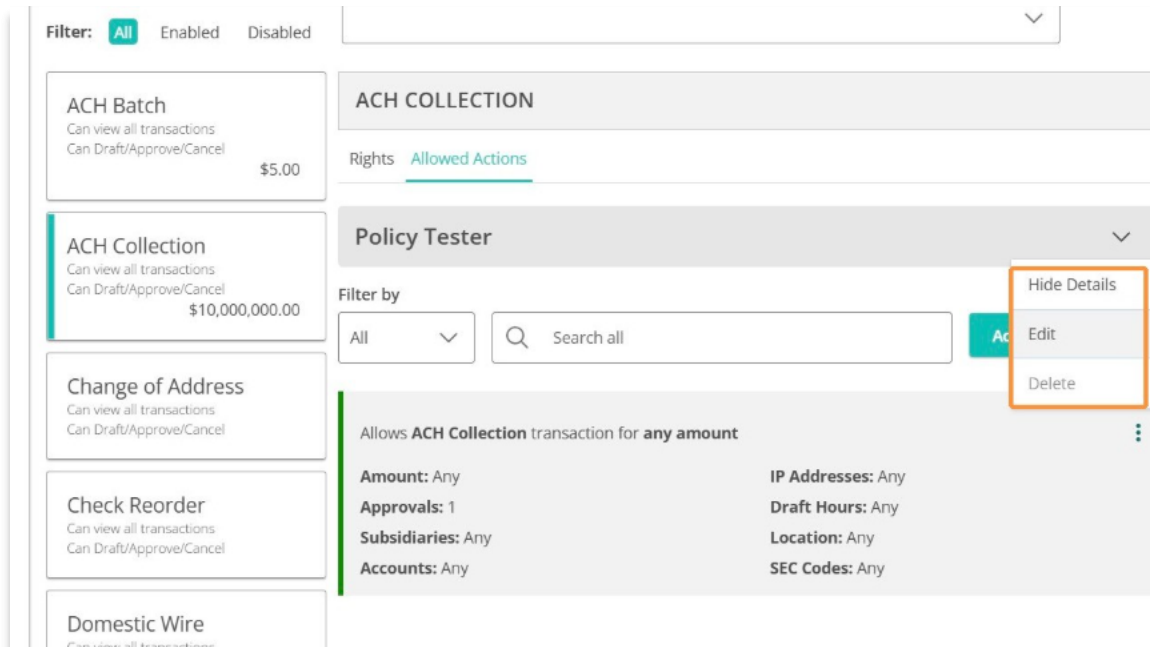
4. Click the vertical dots and select the "Show Details" option to view the configurations for the allowed action.

The screenshot shows the 'Transactions' tab in the Gulf Capital Bank interface. On the left, there are four transaction types: ACH Batch (\$5.00), ACH Collection (\$10,000,000.00), Change of Address, and Check Reorder. The main area displays the 'ACH COLLECTION' section with 'Rights' set to 'Allowed Actions'. Below this is the 'Policy Tester' section, which includes a 'Filter by' dropdown set to 'All' and a search bar. A dropdown menu is open, showing options: 'Show Details' (highlighted with an orange box), 'Edit', and 'Delete'. Below the menu, a policy rule is visible: 'Allows ACH Collection transaction for any amount'.

This screenshot shows the same interface as the previous one, but with the 'Show Details' option selected. The 'Policy Tester' section now displays a detailed configuration for the 'ACH COLLECTION' policy. The configuration includes a list of allowed actions: 'Amount: Any', 'Approvals: 1', 'Subsidiaries: Any', 'Accounts: Any', 'IP Addresses: Any', 'Draft Hours: Any', 'Location: Any', and 'SEC Codes: Any'. The 'Add Allowed Action' button is visible in the top right corner of the configuration area.

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5. Select the "Edit" option to edit the allowed action.



Filter: **All** Enabled Disabled

ACH Batch
Can view all transactions
Can Draft/Approve/Cancel
\$5.00

ACH Collection
Can view all transactions
Can Draft/Approve/Cancel
\$10,000,000.00

Change of Address
Can view all transactions
Can Draft/Approve/Cancel

Check Reorder
Can view all transactions
Can Draft/Approve/Cancel

Domestic Wire
Can view all transactions

ACH COLLECTION

Rights Allowed Actions

Policy Tester

Filter by
All Search all

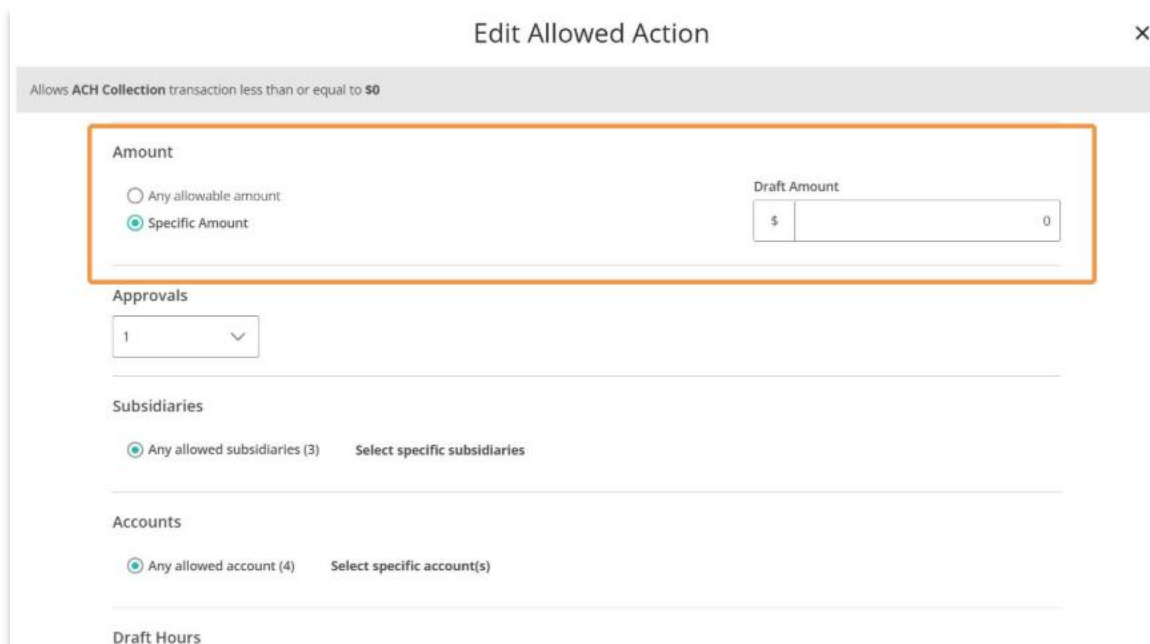
Hide Details
Edit
Delete

Allows **ACH Collection** transaction for **any amount**

Amount: Any
Approvals: 1
Subsidiaries: Any
Accounts: Any

IP Addresses: Any
Draft Hours: Any
Location: Any
SEC Codes: Any

6. Select the "Amount" option to specify the dollar amount that will be the draft limit for the allowed action being setup. A designation of "Any allowable amount" means the user may draft a dollar amount up to the set approval limit.



Edit Allowed Action

Allows **ACH Collection** transaction less than or equal to \$0

Amount

☐ Any allowable amount
☒ Specific Amount

Draft Amount
\$ 0

Approvals
1

Subsidiaries
☒ Any allowed subsidiaries (3) Select specific subsidiaries

Accounts
☒ Any allowed account (4) Select specific account(s)

Draft Hours

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- Click the drop-down menu below the "Approvals" option to select between 1 and 5 required approvals for the transaction type. The number of "Approvals" designates how many users must approve the transaction before it's fully authorized to process.

The screenshot shows a web interface for setting up a transaction. At the top, a grey header bar contains the text "Allows ACH Collection transaction for any amount from Commercial Checking by Business 1". Below this, the "Amount" section has two radio buttons: "Any allowable amount" (selected) and "Specific Amount". The "Approvals" section features a dropdown menu with a blue border and a downward arrow. The dropdown is open, showing a list of numbers from 1 to 5. The number 1 is highlighted with a checkmark. To the right of the dropdown, the text "1 of 3 Subsidiaries selected" is visible. Below the dropdown, the text "Any allowed account(s)" is followed by "1 of 4 Accounts selected". At the bottom, the "Draft Hours" section has a radio button labeled "Any".

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8. The "Subsidiaries" option allows the user to select the subsidiary or subsidiaries allowed for this transaction type. Click the "Select specific subsidiaries" link to select specific subsidiaries.

The screenshot shows the 'Edit Allowed Action' dialog box. It has a title bar with a close button (X). The dialog is divided into several sections: 'Amount' with radio buttons for 'Any allowable amount' (selected) and 'Specific Amount'; 'Approvals' with a dropdown menu showing '1'; 'Subsidiaries' with a radio button for 'Any allowed subsidiaries (3)' and a link 'Select specific subsidiaries' highlighted with an orange box; 'Accounts' with a radio button for 'Any allowed account (4)' and a link 'Select specific account(s)'; and 'Draft Hours' with a text input field and a link '+ Add Draft Hours'.

The screenshot shows the 'Select Subsidiary(s)' dialog box. It has a title bar with a close button (X). The dialog contains a search bar at the top. Below the search bar, it says 'Showing: All Selected'. The main area is titled 'Subsidiaries:' and contains the text 'Select all | Clear all'. Below this, there are three checkboxes: 'Business 1', 'GCB 123', and 'Business 1'. At the bottom left, it says '0 subsidiaries selected'. At the bottom right, there are two buttons: 'Cancel' and 'Submit'.

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9. The "Accounts" option allows the user to select the account or accounts allowed for this transaction type. Click the "Select specific accounts" link to select specific accounts.

The 'Edit Allowed Action' dialog box contains several sections: 'Approvals' with a dropdown set to '1'; 'Subsidiaries' with radio buttons for 'Any allowed subsidiaries (3)' and '1 of 3 Subsidiaries selected' (highlighted with a blue box); 'Accounts' with radio buttons for 'Any allowed account (4)' and 'Select specific account(s)' (highlighted with an orange box); 'Draft Hours' with a '+ Add Draft Hours' link; and 'Location' with checkboxes for 'United States', 'Canada', and 'Mexico'. An 'IP Addresses' section is partially visible at the bottom.

The 'Select Account(s)' dialog box features a search bar at the top. Below it, the 'Showing: All Selected' status is displayed. A large orange box highlights the 'Accounts' section, which includes a 'Select accounts by labels:' area with a 'Sample Label' checkbox, and a list of accounts: 'Commercial Checking 0143', 'Internal Account 0593', 'Internal Account 0151', and 'External Checking XXXXXX4649'. At the bottom, it shows '0 accounts selected' and buttons for 'Cancel' and 'Submit'.

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1

▼

Subsidiaries

☐ Any allowed subsidiaries (3)

1 of 3 Subsidiaries selected

Accounts

☐ Any allowed account (4)

1 of 4 Accounts selected

Draft Hours

Any

+ Add Draft Hours

Location

☐ United States

☐ Canada

☐ Mexico

IP Addresses

IP Addresses

Any

+ Add IP Address

Subsidiaries

☐ Any allowed subsidiaries (3)

1 of 3 Subsidiaries selected

Accounts

☐ Any allowed account (4)

1 of 4 Accounts selected

Draft Hours

Day

▼

☐ All Day

Start hour

▼

▼

End hour

▼

▼

×

✓

Location

☐ United States

☐ Canada

☐ Mexico

IP Addresses

IP Addresses

Any

+ Add IP Address

8



12. The "Locations" option allows the user to choose the country or countries within North America from where this transaction type may be drafted. Select the countries according to need. Please note, that until any of the countries are selected on the screen, there will be no restrictions placed on draft source location. Once a country or countries have been selected, IP Addresses sourced from all other countries worldwide will be denied.

A screenshot of a web form for Gulf Capital Bank. The form has several sections: "Accounts" with a radio button for "Any allowed account (4)" and a status "1 of 4 Accounts selected"; "Draft Hours" with a text input field and a "+ Add Draft Hours" link; "Location" with three checkboxes for "United States", "Canada", and "Mexico", which is highlighted with an orange border; "IP Addresses" with a text input field and a "+ Add IP Address" link; and "SEC Codes" with checkboxes for "PPD" and "CCD". The "Location" section is highlighted with an orange border.

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13. The "Add IP Address" option allows the user to enter the IP Address and/or IP Address range to be allowed from where this transaction type may be drafted. All other sourced IP addresses will be denied.

This screenshot shows a form with several sections: "Draft Hours" with a "Any" option and a "+ Add Draft Hours" button; "Location" with radio buttons for "United States", "Canada", and "Mexico"; "IP Addresses" with a "Any" option and a "+ Add IP Address" button highlighted by an orange box; and "SEC Codes" with radio buttons for "PPD" and "CCD". At the bottom right are "Cancel" and "Submit" buttons.

This screenshot shows the same form as above, but with the "IP Addresses" section expanded. It includes a text input field, a close button (X), and a checkmark button. The entire "IP Addresses" section is highlighted with an orange box. The "Accounts" section at the top shows "Any allowed account (4)" and "1 of 4 Accounts selected".

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14. The "SEC Codes" option allows the user to designate which SEC codes are allowed for the corresponding transaction type. Click "Submit" when done.

Draft Hours

Any

+ Add Draft Hours

Location

☐ United States ☐ Canada ☐ Mexico

IP Addresses

IP Addresses

Any

+ Add IP Address

SEC Codes

Any

☒ PPD ☐ CCD

Cancel Submit

GULF CAPITAL BANK

15. Select the "Policy Tester" to validate the Company Policy functionality to assure the setup is as needed. If the Policy Test is unsuccessful, the reason for the failure will be designated on the screen.

Filter: All Enabled Disabled

ACH Batch
Can view all transactions
Can Draft/Approve/Cancel
\$5.00

ACH Collection
Can view all transactions
Can Draft/Approve/Cancel
\$10,000,000.00

Change of Address
Can view all transactions
Can Draft/Approve/Cancel

Check Reorder
Can view all transactions
Can Draft/Approve/Cancel

Domestic Wire
Can view all transactions

ACH COLLECTION

Rights Allowed Actions

Policy Tester

Operation Amount Account

Draft \$ 0

Subsidiary SEC Code IP Addresses

PPD 192.168.20.*

Location Day Hour Minutes AM / PM

United States Any 1 0 F

☐ Auth code provided ☐ Template used

Test

Filter by

If you need additional assistance, please contact our Client Services Team at (713)999-8875.

16. Select the "Rights" tab to view the dollar and count limits. Gulf Capital Bank sets the approval dollar limits for the Company Policy. This screen is for viewing purposes only and cannot be edited. Repeat the previous steps for each transaction type.

Filter: **All** Enabled Disabled

ACH Batch
Can view all transactions
Can Draft/Approve/Cancel
\$5.00

ACH Collection
Can view all transactions
Can Draft/Approve/Cancel
\$10,000,000.00

Change of Address
Can view all transactions
Can Draft/Approve/Cancel

Check Reorder
Can view all transactions
Can Draft/Approve/Cancel

Domestic Wire
Can view all transactions

ACH COLLECTION

Rights Allowed Actions

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 10,000,000.00	
Daily Per Account	\$ 10,000,000.00	10
Daily	\$ 10,000,000.00	10
Monthly	\$ 100,000,000.00	100

17. Select the "Features" tab to view the non-transactional features assigned.

Business 1

Company Policy ?

Transactions **Features** Accounts User Roles

FEATURES ?

Q

RIGHTS

☒ Access Incoming/Outgoing Wire Alerts

☒ Allow one-time recipients

☒ Enable ACH Reversal

☒ Allow Centrix Positive Pay

☒ Can Add Users

☒ Enable Structured Addenda

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18. Select the "Accounts" tab to view the account rights. Gulf Capital Bank sets the account access for the Company Policy. These settings are for viewing purposes only and cannot be edited. Select "Save" when complete.

Business 1 Save

Company Policy ?

Transactions Features Accounts User Roles

ACCOUNTS ?

Number	Name	View	Deposit	Withdraw	Labels	
0143	Commercial Checking	✓	✓	✓	Sample Label ✕	☐
0593	Internal Account	✓	✓	✓		☐
0151	Internal Account	✓	✓	✓	Sample Label ✕	☐
XXXXXX4649	External Checking	⊘	✓	✓		☐

Save

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FDIC FDIC insured - Backed by the full faith and credit of the U.S. Government

Good Morning, Save



Policy Saved

Policy changes have been accepted.

Close

Business 1

Company Policy

Transactions

ACCOUNTS

Number	Name	View	Deposit	Withdraw	Labels	
0143	Commercial Checking	✓	✓	✓	Sample Label ✕	☐
0593	Internal Account	✓	✓	✓		☐
0151	Internal Account	✓	✓	✓	Sample Label ✕	☐
XXXXXX4649	External Checking	⊘	✓	✓		☐

Save

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